

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

BEVERLY ADKINS, CHARMAINE WILLIAMS,
REBECCA PETTWAY, RUBBIE McCOY,
WILLIAM YOUNG, on behalf of themselves and all
others similarly situated, and MICHIGAN LEGAL
SERVICES,

Plaintiffs,

v.

MORGAN STANLEY, MORGAN STANLEY &
CO. LLC, MORGAN STANLEY ABS CAPITAL I
INC., MORGAN STANLEY MORTGAGE
CAPITAL INC., and MORGAN STANLEY
MORTGAGE CAPITAL HOLDINGS LLC,

Defendants.

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1:12-cv-7667-HB

STIPULATION AND PROPOSED ORDER
EXTENDING TIME FOR DEFENDANTS TO RESPOND TO COMPLAINT

WHEREAS Plaintiffs served Defendants with a Summons and Class Action Complaint
on October 15, 2012;

WHEREAS, under Rule 12 of the Federal Rules of Civil Procedure, Defendants' answer
would be due on or before November 5, 2012;

WHEREAS Plaintiffs' Class Action Complaint makes allegations under the Fair Housing
Act, 42 U.S.C. §§ 3601-3619, the Equal Credit Opportunity Act, 15 U.S.C. §§ 1691-1691f, and
Michigan statutory law;

WHEREAS Plaintiffs' Complaint presents complex questions regarding the application
of these statutes;

WHEREAS counsel for Defendants were retained for this case recently, and after the Complaint was filed, and have been diligently familiarizing themselves with the facts and allegations;

WHEREAS Defendants intend to file a motion to dismiss that they anticipate will raise multiple defenses regarding the adequacy of Plaintiffs' pleadings;

WHEREAS Plaintiffs intend to oppose Defendants' motion to dismiss and will need time to respond;

WHEREAS the stipulated proposed time modification would not have any effect on the initial Pre-Trial Conference scheduled for December 13, 2012,

NOW, THEREFORE, the Parties listed below, by their undersigned attorneys, hereby stipulate and agree that, subject to the approval of the Court,

1. Defendants' time to answer, move, or otherwise respond to the Complaint in the above action shall be extended through and including December 21, 2012.

2. Plaintiffs' time to oppose or otherwise respond to Defendants' response shall be extended through and including ~~February 14~~ ^{January 20} 2013.

3. Defendants' time to file a reply shall be extended through and including ~~March 12~~ ^{February 10} 2013.

Dated: November 2, 2012

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11/7/12
 I trust all the listed attorneys
 be admitted here or will be
 shortly - I never sign blank
 signature pages - for future reference
 S O O R D E R E D
 [Signature]
 U S D J

Endorsement:

I trust all the listed attorneys are admitted here or will be shortly - I never sign blank signature pages - for future reference.